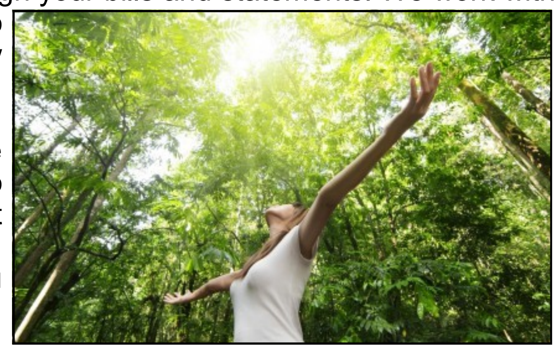
Simply Started

Helping people going through a life change get organized, gain control, and feel financially empowered.

In life we are all faced with many changes. Some of these may provide you with responsibilities that you are not familiar with, comfortable with, or prepared for, such as taking care of your financial matters. Simply Balanced Solutions can help you get organized and moving in right direction. We help you understand where you are and what you need to do, and then we help you set up a plan to do it. With good organization, and a little help, you can make sure that you are able to take care of yourself.

Simply Balanced Solutions will come to you and help you sift through your bills and statements. We work with you to determine what bills need to be paid and when they need to paid. We then help you organize your paperwork so you will know where things are and may access them easily in the future.



As part of the learning process, we will show you how to balance your checkbook, reconcile your bank statements, and where to go to find the information that you need. It is also important to protect yourself and your credit, so we will show you how to run your own credit report and identify open credit lines to make sure that you understand your full financial picture.

Simply Balanced Solutions provides the extra sets of hands and eyes you were hoping for, but that you didn't know you needed. We can provide you with the expertise to organize and handle your financial responsibilities with confidence. Our goal is that you gain the knowledge to become independent and be in complete control of your finances.

We can pay your bills so that you don't have to.

Bill Pay Service

Simply Balanced Solutions takes care of paying your bills so that you don't have to. You simply provide a list of the bills to be paid as well as the specified bank accounts, we then prepare the checks to be signed and mailed. We schedule a convenient time with you to have you review and sign the checks.

If you would like, we can also work with you to set up automatic payments and then monitor your accounts to ensure that they are handled and accounted for properly.

We believe that communication is vital. Therefore every month, you will receive a Monthly Statement of Activity detailing the bills paid, actions taken and reminders.

Budgeting and Planning

Budgeting is not about controlling your spending, it is about understanding your spending. We help you put together a budget, we then provide ongoing consultation to help you get on track and stay on track. Simply Balanced Solutions monitors your spending on a monthly or other regular basis that you determine is best for your needs. At your request, we also can work with you to provide financial, legal, and tax professionals the information they need to help plan and address your current and future needs.

Complete Cash Management

Simply Balanced Solutions is equipped to handle all of your daily cash management needs. With our complete cash management service, we take care of all your day to day financial duties, so you can get back to living. We collect your mail and determine the bills to be paid. We automatically pay your recurring bills and examine irregular bills, gaining approval when necessary.

We prepare the checks and/or online payments, reconcile bank and brokerage accounts and ultimately return the documentation to you for safekeeping. Every month, we schedule a time with you to review the Monthly Statement of Activity and answer any questions so that we are prepared for the next month.

Organization—Daily Life

Throughout life we make decisions, create legal documents and purchase insurance policies to care for loved ones and help us manage life's twists and turns. Considering the care and time that you put into to creating them, it make sense to have them organized and accessible to help family and friends when the time comes to actually use them.   There are two reasons why people tend to be disorganized:

1) They don't know how to organize what they have.
2) There is always something better to do.

We understand.

We have been there.

We also know the relief that comes when you know everything is taken care of and that you have your financial and legal affairs organized and your important papers are in a safe place.

Daily Life

Simply Balanced Solutions can help you organize your daily life. There are innumerable benefits to having your information available and organized. It provides peace of mind for you and your family, knowing that all important information is in one safe place. It also helps your legal and financial professionals know for certain that your needs are taken care of.

To start the organizational process, we will walk you through a comprehensive list of items and compile them for you for future reference.

Being organized is not only prudent, but also it can be especially helpful in an emergency. Making sure that your information is at hand can help get proper treatment and make sure that people that need to know, do know. Information such as:

- Emergency contacts
- Doctor names, addresses and phone numbers
- List of medications
- List of allergies
- Copy of health insurance and prescription cards
- Location of Health Care Surrogates & their contact information
- Location of Living Will

Organization—Important Papers

We all have "important papers", however, many of us have different ideas of what papers are "important." From insurance policies to legal documents, it is vital that these documents be up-to-date and accessible.

Due to the fact we do not need or use these documents on a regular basis, it is natural to let them slip through the cracks. However, having these policies organized and readily available does come in handy in an emergency or when it is time to meet with your financial and legal professionals.

Some documents only require periodic reviews, while others may require more regular review and adjustments. We will organize and make sure payments concerning these important polices are made in a timely manner as well as provide timely reminders for renewal consideration. Documents that should be included in your important papers include:

- Life Insurance (including beneficiary information)
- Home Owners Insurance
- Flood Insurance
- Liability Umbrella
- Auto Insurance
- Wills & Trusts
- Durable Powers of Attorney
- Living Will
- Healthcare Surrogate

In Case of Emergency....

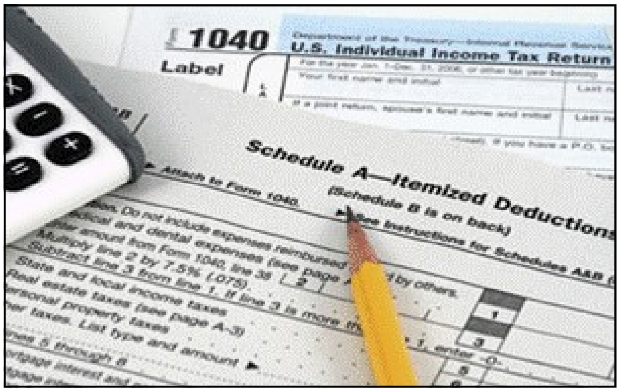
Whether it's a medical emergency, weather emergency or just for additional peace of mind, having a portable set of important papers can be a real life saver.

At your request, we can scan your important papers and store them on a CD or thumb drive so you can take them with you on a moment's notice.

Although, these copies are not as "good" as the originals, they can come in handy when circumstances arise that require quick access to your information.

Organization—Tax Records

We take the guess work out of taking care of your financial information. Our goal is to help make tax filing a breeze and help you potentially save money.



To help you get the most, we start with getting you organized and then keeping you organized throughout the year. We help you by providing you with a report of payments as well as maintaining the corresponding receipts to optimize your accounting for taxes throughout the year. This additional information and documentation could allow you to take **advantage** of applicable tax deductions and/or allow to **maximize** available tax credits. We can help you collaborate with your tax professional to determine the information and the documentation needed to ease your stress and get your taxes done on time.

The types of information to be considered for tax organization:
:

Medical and Dental Expenses

Deductible medical expenses may include but are not limited to:

- Payments of fees to doctors, dentists, surgeons, chiropractors, psychiatrists, psychologists, etc.
- Payments for in-patient hospital care or nursing home services, including the cost of meals and lodging charged by the hospital or nursing home.
- Payments for acupuncture treatments or inpatient treatment at a center for alcohol or drug addiction, for participation in a smoking-cessation program and for drugs to alleviate nicotine withdrawal that require a prescription.
- Payments to participate in a weight-loss program for a specific disease or diseases.
- Payments for insulin and payments for drugs that require a prescription.
- Payments for admission and transportation to a medical conference relating to a chronic disease that you, your spouse, or your dependents have.

Charitable Contributions

SBS can help determine if contributions made were to a qualified organization.

Miscellaneous Expenses

There are three types of expenses that are potentially tax deductible:

- Unreimbursed employee expenses
- Tax preparation fees
- Certain other expenses, like investment management fees

Deductible Taxes

There are four types of deductible taxes:

- State, local and foreign income taxes
- State, local and foreign real estate taxes
- State and local personal property taxes
- State and local general sales taxes

DISCLAIMER:
Simply Balanced Solutions, LLC does not provide professional tax advice.

Net Worth Statement

Knowing is half the battle

Simply Balanced Solutions can provide a comprehensive financial picture of your net worth to help you and other professionals understand your financial resources and progress toward meeting your goals. The Net Worth Statement can be prepared as a one-time only planning document or at regular intervals to help you track your progress.

What is a Net Worth Statement?

The Net Worth Statement is a snapshot in time; it reports your assets and liabilities. Simply put, you can hand us a stack of bank statements, investment statements, mortgage statement, credit card statements and whatever else you have and we will organize and provide you with your very own Net Worth Statement. In addition, we can help you understand your spending by compiling a spending report and budget.

Why would you need Net Worth Statement?

This information can be very useful to you when you are working with other professionals such as attorneys or financial professionals. Often, these professionals need to be given a snapshot of your financial information in order to evaluate how they can best meet your needs. This information can be used to identify and address your current and upcoming financial needs in order to provide you with financial stability. We can work with you and your preferred professional, such as your Certified Financial Planner or CPA, to provide accurate and up to date information to enhance your existing relationships.

The Net Worth Statement is a tool to help you. It helps you understand where you are so that you can better plan for your needs. Over time, the Net Worth Statement clearly shows how you are progressing toward meeting your own goals and can help address financial needs before they become critical events.

This report could be useful to the following:

- **Family Members -** Knowing the financial picture helps gives you and your family peace of mind.
- **Attorneys** - Whether you are working with an estate planning attorney, business attorney or divorce attorney, knowing what you have and what you owe is integral to protecting your financial interests.
- **Financial Planners** - Planning for your future starts with knowing where you are. Financial Planners use this information to track and coordinate different kinds of assets and/or liabilities across multiple accounts and financial institutions.
- **Tax Accountants** - Accountants look at assets and liabilities differently than most of us; having a clear picture of your assets and liabilities allows them to provide better tax planning and opportunities to save money by structuring assets and/or liabilities differently.

Protecting your financial information is critical to protecting yourself.

Most identity theft occurs through the mail. When bills go missing, criminals have the information they need.

When you use Simply Balanced Solutions' Complete Cash Management service, we add an extra layer of protection by checking the mail for missing bills, monitoring monthly statements and identifying potential threats and/or anomalies. While we cannot remove the risk, our goal is to identify it as quickly as possible. With early detection, you decrease the chances of fraud or financial and identity theft.

Identity Theft Monitoring:

Identity theft can also occur through online transactions or seemingly normal transactions at your neighborhood store. It is important to protect yourself as completely as possible. We help you do this by adding an additional layer of protection through credit monitoring services. We will register you and your financial information with a nationally recognized and insured credit monitoring company.

Our service will arrange for all monitoring and resulting notifications to be sent directly to a Simply Balanced Solutions representative for immediate action. We will address all notifications including contacting the appropriate parties to verify changes or to take steps to minimize the damage of an identified threat. Simply Balanced Solutions will provide you a Monthly Statement of Monitoring Activity including all notifications and resulting status.

About Us

Jennifer Shulman, MBA, PDMM is the Owner and Principal of Simply Balanced Solutions, LLC. Jennifer earned her bachelor's degree in Accounting from the Fisher School of Accounting at the University of Florida and her MBA from Saint Leo's University. She began her career as a financial statement auditor for a regional public accounting firm. As an auditor, it was Jennifer's responsibility to scrutinize and report on the financial status of companies across many different sectors and industries. It was during these years that she gained additional accounting expertise and an eye for detail. She later went on to be a Senior Accountant for a national company. As a Senior Accountant, Jennifer was responsible for ensuring the financial accuracy of the company's operations and resulting financial statements. She also compiled and organized all of the financial statements reporting and account activity, which was then provided to executive management.

Expertise, organization and accountability were all valued traits in both of these positions and she continues to employ these traits in all aspects of her professional life.

Jennifer left accounting to start her own business. She successfully owned and operated an ice cream catering business. It was here that she was reintroduced to her passion for interacting and connecting with people. Making connections and helping people enjoy their day was the best part of business for Jennifer and continues to be her primary driving force. In 2010, Jennifer decided to start a family and sold the business to focus her energies on her new baby boy, Jacob.

Over the years, Jennifer became increasingly aware of many Seniors and their families whom take care of them. They are dealing with worsening health, loss of a loved ones, as well as being defrauded due to scams and abuse. All of these events inspired Jennifer to marry her two callings: her accounting expertise and her passion for helping people, resulting in the creation of Simply Balanced Solutions. Jennifer became a Professional Daily Money Manager (PDMM), in 2016 after meeting industry qualifications including experience in the field, background checks, passing an extensive examination solely focused on Daily Money Management.

Jennifer was born and raised in St. Petersburg, Florida. Growing up in a law enforcement household, Jennifer has a strong moral compass; values such as integrity, leadership, professionalism and respect are of the utmost importance. Jennifer is committed to providing all of her clients with nothing less than the highest level of professionalism, integrity, and confidentiality. Jennifer is a member of the American Association of Daily Money Managers; adheres to their Code of Ethics and is professionally insured.

When not helping clients, Jennifer volunteers with multiple organizations in her community to help with local hungry projects. She has taught financial literacy classes at CASA (Community Action Stops Abuse). Currently, she teaches financial literacy classes through Project Prosper and provides financial guidance for class participants when needed. She also is a member of the Project Prosper Loan Committee. Jennifer is a member of the Pinellas County Estate Planning Council and associated PCEPC Board of Directors. Jennifer also serves on the AADMM Professional Development Committee. Jennifer also enjoys spending time with her family and her role as Wife, Mom, Daughter, and Granddaughter. She lives in St. Petersburg with her husband Josh, their son Jacob, their yellow lab, Nilla and Goldendoodle, Dunkin.

Fees

Hourly Billing Rate - $110

Our billing rate for all services is $110.00 per hour. Included in our fee are the materials needed to keep you organized. Any additional costs (such as postage or printing) will be passed through at cost.

One-Time Packages to get you set-up and going on your own.

Simply Started

The Simply Started package is our all inclusive starter which gets you organized, protected, and well on your way to controlling your own finances. We are here to help you understand your finances and empower you to control your future. The Simply Started package includes the Checks and Balances, Organization and Identity Theft Screening packages below.

The estimated time in this package is 5 hours.

Checks and Balances

This package will help you learn how to balance your checkbook and pay your bills. We will help you identify when your bills are due and give you a system to keep track of them. We will also show you how to review your credit card statements for accuracy and provide basic budgeting worksheets. If you enrolled for online banking we can also help you set up payments through your bank or financial institution.

The estimated time in this package is 3 hours.

Organization - Tax Records

Sometimes getting organized is the hardest part. With our tax record organization package we will provide you with a filing system to keep track of your tax documents and receipts. We will also review your bank and credit card statements to help you identify items that may be tax deductible and therefore should be saved.

The estimated time in this package is 3 hours.

Identity Theft Screening

We will start by helping you get your free annual credit report. From this report we will show you how to read and understand the information and determine if it is correct, but most importantly tell you how to fix errors. This is a one-time screening service and does not include on-going monitoring.

The estimated time in this package is 2.5 hours.

Ongoing services help you get going and stay on track

- Bill Pay
- Complete Cash Management
- Organization - Tax
- Identity Theft Monitoring

Ongoing services are charged at the Hourly Billing Rate.